



## UNFAIR OR DECEPTIVE ACTS Checklist

	Yes	No		Yes	No
1. Do the consumer contracts originated by the institution contain any of the following prohibited provisions:			d. Blanket security interests in household goods? [§ 535.2(a)(4)]		
a. Confession of Judgment? [§ 535.2(a)(1)]			3. Does the institution take a nonpossessory security interest in household goods (as defined in § 535.1(g)), not purchased with the loan proceeds? (Review blank security agreement forms)		
b. Waiver of statutory property exemption (unless the waiver applies solely to the property which will serve as security for the loan)? [§ 535.2(a)(2)]			4. Has the institution attempted to enforce any prohibited practices with respect to the consumer credit contracts it has originated? [§ 535.2(a)]		
c. Assignment of wages or other earnings (except where permitted)? [§ 535.2(a)(3)]			5. Does the institution collect or attempt to collect late charges on a timely payment because of the consumer's failure to pay a late charge attributable to a prior delinquent payment? [§ 535.4(a)]		
d. Blanket security interests in household goods? [§ 535.2(a)(4)]			6. Has the institution engaged in any prohibited cosigner practices (e.g., misrepresenting the cosigner's liability or obligating cosigners prior to providing the required notification)? [§ 535.3(a)(1)]		
2. If the institution acquires loans originated by other creditors, does it attempt to enforce any of the following prohibited practices?			7. Does the institution fail to provide each cosigner, prior to becoming contractually obligated, the required notice or one that is substantially similar (whether separate or contained in the credit documents)? [§ 535.3(b)]		
a. Confession of Judgment? [§ 535.2(a)(1)]					
b. Waiver of statutory property exemption (unless the waiver applies solely to the property which will serve as security for the loan)? [§ 535.2(a)(2)]					
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